

Form plncf13 - ntccnfpln13v27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 23-16204-RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Lauren M McNaught  
aka Lauren Struble  
84 Circle Drive  
Oak Ridge, NJ 07438

Social Security No.:  
xxx-xx-1540

Employer's Tax I.D. No.:

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**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on June 6, 2024.

Dated: June 6, 2024  
JAN: slm

Jeanne Naughton  
Clerk

In re:  
Lauren M McNaught  
Debtor

Case No. 23-16204-RG  
Chapter 13

District/off: 0312-2  
Date Rcvd: Jun 06, 2024

User: admin  
Form ID: plncf13

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Total Noticed: 48

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 08, 2024:**

| <b>Recip ID</b> | <b>Recipient Name and Address</b>   |
|-----------------|---|
| db              | + Lauren M McNaught, 84 Circle Drive, Oak Ridge, NJ 07438-9015  |
| 519976263       | + Anesthesia Assoc. of Morristown, PO Box 24002, Newark, NJ 07101-0410  |
| 519976264       | Anthony J. Migliaccio, Esq., American Express, 500 N Franklin Tpke, PO Box 278, Ramsey, NJ 07446-0278               |
| 519976268       | + Atlantic Health System, Morristown Medical Center, PO Box 35610, Newark, NJ 07193-5610                            |
| 519976266       | + Atlantic Health System, PO Box 35610, Newark, NJ 07193-5610   |
| 519976265       | + Atlantic Health System, P.O. Box 10219, Newark, NJ 07193-0219   |
| 519976267       | + Atlantic Health System, Newton Medical Center, PO Box 36458, Newark, NJ 07188-6406                                |
| 519981115       | Cross Country Mortgage, LLC, Pluese,Becker & Saltzman, LLC, 20000 Horizon Way, Suite 900, Mt. Laurel, NJ 08054-4318 |
| 519976275       | + Jeffrey McNaught, 84 Circle Drive, Oak Ridge, NJ 07438-9015   |
| 519976276       | Lifeline Medical Assoc., 100 Campus Dr., Suite 405, Florham Park, NJ 07932-1006                                     |
| 519976287       | + Vernon Dental Assoc., 248 Rt. 94, Vernon, NJ 07462-3321   |

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| <b>Recip ID</b> | <b>Notice Type: Email Address</b>           | <b>Date/Time</b>     | <b>Recipient Name and Address</b>  |
|-----------------|---|----------------------|--|
| smg             | Email/Text: usanj.njbankr@usdoj.gov         | Jun 06 2024 20:53:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg             | + Email/Text: ustpregion03.ne.ecf@usdoj.gov | Jun 06 2024 20:52:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| cr              | + Email/PDF: acg.acg.ebn@aisinfo.com        | Jun 06 2024 21:00:28 | AIS Portfolio Services, LLC, Attn: BMW Financial Services NA, LLC Dep, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  |
| cr              | + Email/PDF: acg.acg.ebn@aisinfo.com        | Jun 06 2024 21:00:28 | Financial Services Vehicle Trust, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901                                       |
| cr              | + Email/Text: bk@szjlaw.com                 | Jun 06 2024 20:51:00 | Santander Consumer USA Inc., Santander Consumer USA Inc, 2860 Patton Rd., Roseville, MN 55113-1100                                   |
| 520010437       | Email/PDF: bncnotices@becket-lee.com        | Jun 06 2024 21:26:46 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701   |
| 519976262       | + Email/PDF: bncnotices@becket-lee.com      | Jun 06 2024 21:12:51 | Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540   |
| 519976269       | Email/PDF: acg.bmw.ebn@aisinfo.com          | Jun 06 2024 21:14:04 | Bmw Financial Services, Attn: Bankruptcy/Correspondence, Po Box 3608, Dublin, OH 43016   |
| 519993283       | + Email/PDF: acg.bmw.ebn@aisinfo.com        | Jun 06 2024 21:14:15 | BMW Financial Services Attn: Customer Accounting, 1400 City View Drive, Columbus, OH 43215-1477                                      |
| 519980747       | + Email/PDF: acg.acg.ebn@aisinfo.com        |                      |  |

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|-----------|---|----------------------|--|
| 519976270 | + Email/PDF: AIS.cocard.ebn@aisinfo.com               | Jun 06 2024 21:13:06 | BMW Financial Services NA, LLC, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  |
| 519998906 | + Email/PDF: ebn_ais@aisinfo.com                      | Jun 06 2024 21:00:58 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285   |
| 519976272 | + Email/PDF: Citi.BNC.Correspondence@citi.com         | Jun 06 2024 21:00:33 | Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  |
| 519976273 | Email/PDF: Citi.BNC.Correspondence@citi.com           | Jun 06 2024 21:00:29 | Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034   |
| 520027494 | Email/PDF: Citi.BNC.Correspondence@citi.com           | Jun 06 2024 21:28:17 | Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108   |
| 520185320 | + Email/Text: nsm_bk_notices@mrc cooper.com           | Jun 06 2024 21:00:33 | Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027  |
| 520185319 | + Email/Text: nsm_bk_notices@mrc cooper.com           | Jun 06 2024 20:51:00 | CrossCountry Mortgage, PO Box 619096, Dallas, TX 75261-9741, CrossCountry Mortgage, PO Box 619096, Dallas, TX 75261-9096   |
| 520035559 | Email/Text: BKCourtNotices@yourmortgageonline.com     | Jun 06 2024 20:51:00 | CrossCountry Mortgage, LLC, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945   |
| 519976274 | Email/Text: BKCourtNotices@yourmortgageonline.com     | Jun 06 2024 20:51:00 | Dovenmuehle Mortgage, Inc/Cross Country, Attn: Bankruptcy, 1 Corporate Dr. St 360, Lake Zurich, IL 60047   |
| 520036733 | Email/Text: JCAP_BNC_Notices@jcap.com                 | Jun 06 2024 20:53:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617  |
| 519976271 | Email/PDF: ais.chase.ebn@aisinfo.com                  | Jun 06 2024 21:13:48 | Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850  |
| 519996012 | + Email/Text: RASEBN@raslg.com                        | Jun 06 2024 20:51:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |
| 520024615 | Email/PDF: resurgentbknotifications@resurgent.com     | Jun 06 2024 21:12:47 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587   |
| 519976277 | Email/Text: EBN@Mohela.com                            | Jun 06 2024 20:51:00 | MOHELA, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005   |
| 520136700 | Email/Text: EBN@Mohela.com                            | Jun 06 2024 20:51:00 | US Department of Education/MOHELA, 633 Spirit Drive, Chesterfield MO 63005   |
| 520021969 | Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com     | Jun 06 2024 20:51:00 | New Jersey Turnpike Authority, Ramon de la Cruz, NJ Turnpike Authority, 1 Turnpike Plaza, P.O Box 5042, Woodbridge, NJ 07095   |
| 519976278 | + Email/Text: NissanBKNotices@nationalbankruptcy.com  | Jun 06 2024 20:51:00 | Nissan Motor Acceptance Corp/Infiniti, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360  |
| 520034304 | Email/PDF: PRA_BK2_CASE_UPDATE@portfolio recovery.com | Jun 06 2024 21:13:48 | Portfolio Recovery Associates, LLC, c/o Capital One, N.a., POB 41067, Norfolk VA 23541   |
| 519976279 | ^ MEBN  | Jun 06 2024 20:52:00 | Raymour & Flanigan, Attn: Bankruptcy, Po Box 220, Liverpool, NY 13088-0220   |
| 519976280 | + Email/Text: DeftBkr@santander.us                    | Jun 06 2024 20:52:00 | Santander Bank, N.A., 619 Alexander Road, Princeton, NJ 08540-6000   |
| 519976281 | Email/Text: enotifications@santanderconsumerusa.com   | Jun 06 2024 20:53:00 | Santander Consumer USA, PO Box 560284, Dallas, TX 75356-0284   |
| 519976282 | + Email/PDF: ais.sync.ebn@aisinfo.com                 | Jun 06 2024 21:00:42 | Syncb/Husqvarna Consum, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  |
| 519976283 | + Email/PDF: ais.sync.ebn@aisinfo.com                 |                      |  |

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| 519976284 | + Email/PDF: ais.sync.ebn@aisinfo.com | Jun 06 2024 21:14:23 | Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060                  |
| 519993779 | + Email/Text: tdebn@credbankserv.com  | Jun 06 2024 21:00:42 | Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060                  |
| 519976285 | ^ MEBN                                | Jun 06 2024 20:51:00 | TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849 |
| 519976286 | ^ MEBN                                | Jun 06 2024 20:52:11 | Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311  |
|           |                                       | Jun 06 2024 20:49:39 | Utility Self-reported, Po Box 4500, Allen, TX 75013-1311  |

TOTAL: 37

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address   |
|-----------|---------------|--|
| cr        | *P++          | DOVENMUEHLE MORTGAGE, 1 CORPORATE DRIVE SUITE 360, LAKE ZURICH IL 60047-8945, address filed with court:, CrossCountry Mortgage, LLC, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047 |
| 520010440 | *             | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701   |

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 08, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 6, 2024 at the address(es) listed below:

| Name                | Email Address   |
|---------------------|---|
| Denise E. Carlon    | on behalf of Creditor CrossCountry Mortgage LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  |
| Marie-Ann Greenberg | magecf@magruee.com  |
| Regina Cohen        | on behalf of Creditor Financial Services Vehicle Trust rcohen@lavin-law.com mmalone@lavin-law.com |
| Robert P. Saltzman  | on behalf of Creditor CrossCountry Mortgage LLC dnj@pbslaw.org                                    |
| Scott D. Sherman    | on behalf of Debtor Lauren M McNaught ssherman@minionsherman.com                                  |
| U.S. Trustee        | USTPRegion03.NE.ECF@usdoj.gov   |
| William E. Craig    | on behalf of Creditor Santander Consumer USA Inc. wraig@egalawfirm.com mortoncraigecf@gmail.com   |

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